

## Popular retirement workshops return

For the last 18 months we've been busy traveling all across Idaho giving hundreds of Choice Plan workshops. During that time (because we're only human and can only do so many things at once), we suspended our popular Retirement Planning workshops. But now, in response to much begging and pleading, the retirement workshops are back!

We're now calling this workshop PERSI 505: Retirement Planning. It's for you "upper classmen and classwomen" who will be graduating into retirement within the next five years or so.

PERSI 505 covers a wide variety of topics to help you plan for the transition into retirement. In this "numbers-crunching" session we'll put you to work. You'll integrate your PERSI benefits with other sources of income. You'll start calculating how much money you'll have in retirement from PERSI, Social Security, investments and other sources. (We know you don't want to do this work on your own, so we'll take you through the process in class.)

### Topics:

- Your PERSI benefits & options
- Estimating your Social Security benefits, How earnings after retirement affect Social

### Security payments

- Protecting income against inflation
- Other sources of income during retirement
- Estate Planning, Trusts & Wills
- Income & Expense projections
- Living Wills/Health Care Power of Attorney
- Health Insurance & Long-term Health Care
- We'll even bring a copy of your latest PERSI Base Plan Annual Statement for your convenience.

### Retirement Planning 505 Availability\*

August 1	Twin Falls
August 8	Pocatello
August 22	Coeur d' Alene
August 23	Bonniers Ferry
September 12	Lewiston
October 3	Coeur d' Alene
October 24	Idaho Falls
November 7	Lewiston
November 14	Pocatello
December 6	Twin Falls
December 12	Boise

\*These workshops will be ongoing from now on. We'll continue to schedule more dates and locations, so don't worry if you can't make it to one of the above.

### All "Retirement 505" Sessions

8:00 am - Sign In / Donuts

8:30 am - Class Begins

4:30 pm - Class Dismissed

### REGISTRATION

Unlike our other workshops, we are requiring registration for these classes, but registration is easy. Watch for a registration form in your next PERSpectives newsletter (in with your quarterly Choice Plan statement), print a form from our website ([www.persi.state.id.us](http://www.persi.state.id.us) -- look under education/workshops) or call toll-free 1-800-451-8228 x297. Enrollment is limited to enhance the workshop experience.

We must receive your registration at least one month before the class so that we may have enough time to prepare Base Plan benefit statements for each participant. When we receive your registration, we will send you specific location information.

A few weeks before your workshop, you'll receive a reminder card.

### FEE & PAYMENT

A secure retirement is priceless, and the information we provide might cost big bucks if you went to a financial planner, but – just for you – this workshop is FREE! We do require a check for \$15, however, as a deposit to reserve your space.

Continued  
See "workshops" on back

# Workshops continued from front

We will return your check to you when you show up for class. If you do not show up, we will cash your check. We do this because we often have waiting lists for these classes, and so, we hate to hold a spot open for someone who is not going to show when we have others eager to attend.

Your spouse or a family member may attend with you for free.

## PREPARING FOR YOUR WORKSHOP

Your workshop experience will be enhanced if you are prepared. Bring your latest PERSI Choice Plan 401(k) Quarterly Statement. Or, you may print out your Choice Plan information from our website: [www.persi.state.id.us/choice.htm](http://www.persi.state.id.us/choice.htm). Also, bring your latest Social Security Earnings and Benefits Statement. Social Security now automatically sends this to you each year before your birthday. Or, you can go to Social Security's web site at [www.ssa.gov](http://www.ssa.gov) and use their on-line calculators to estimate your benefits. They have three calculators, from simple to complex. Or, you can call Social Security at 1-800-772-1213 to request a statement.

## CANCELLATION

You may cancel up to five working days before your workshop to receive your deposit check back.

Workshops may be cancelled for insufficient enrollment; however, that has never happened for one of these workshops.

# News to Use may go all electronic

## Let us know if you want to continue receiving hardcopies

As our communications with you become more and more electronic, we are considering eliminating hardcopies of News to Use. But before doing so, we want your opinion!

If e-mailed and on-line versions are okay with you, there's no need to respond.

If you want to continue receiving hardcopies, let us know. Call us at 1-800-451-8228 x297 (334-2451 x297) or e-mail [bgriffit@persi.state.id.us](mailto:bgriffit@persi.state.id.us).

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## Customer Satisfaction surveys coming in a few months

We often receive compliments on our customer service, and this pleases us no end because we do pride ourselves on providing you with the best service possible. But, it has been many years since we officially surveyed our members or employers on our customer service, so this fall, we will be reaching out to you for your opinions.

We want to know what you like about PERSI's service to you, what you don't like, how you prefer to receive information, what more we can do for you and so on. We will sincerely appreciate your input.

Find our new  
**Choice Plan Employer Guides** and **Transmittal Reporting Manual**  
on-line at

**[www.persi.state.id.us](http://www.persi.state.id.us)**

Look under **Employer Information**